


5. Depositor Authorization	I understand that I have the right to direct the investment and reinvestment of contributions to my Account and hereby appoint the following brokerage firm as my agent to execute my directions, as Broker under the terms of the Custodial Agreement.		
	BROKERAGE FIRM		
	ACCOUNT NUMBER		

6. Enhanced Account Features	E-Documents Enrollment		
	When you enroll your account in E-Docs, you will receive trade confirmations, account statements, tax-related documents, proxies, prospectuses, annual reports, and all other eligible account documents electronically. An e-mail notification will be sent to the Account Owner's e-mail address on the same day that any electronic documents become available. Just log into your account to access E-Docs and view, print or download your electronic documents.		
Please see your Investment Representative for enrollment information.			

7. Beneficiary Designation	I hereby make the following designation of beneficiary pursuant to the provisions of the Ridge Clearing & Outsourcing Solutions, Inc. Custodial Agreement:			
	In the event of my death, pay any interest I may have in my Custodial Account in equal proportions unless otherwise indicated to the following Primary Beneficiary or Beneficiaries:			
Primary Beneficiary or Beneficiaries	1	NAME	RELATIONSHIP	DATE OF BIRTH
		ADDRESS	SOCIAL SECURITY NUMBER	
	2	NAME	RELATIONSHIP	DATE OF BIRTH
		ADDRESS	SOCIAL SECURITY NUMBER	
Alternate Beneficiary or Beneficiaries	1	NAME	RELATIONSHIP	DATE OF BIRTH
		ADDRESS	SOCIAL SECURITY NUMBER	
	2	NAME	RELATIONSHIP	DATE OF BIRTH
		ADDRESS	SOCIAL SECURITY NUMBER	
If none of the above-named Primary Beneficiaries survives me, pay any interest I may have in my Custodial Account in equal proportions unless otherwise indicated to the following Alternate Beneficiary or Beneficiaries of the survivor(s) thereof:				
I understand that the Beneficiaries named herein may be changed or revoked by me at any time by filing a new designation in writing with the custodian.				
Spouse Consent (See Note): _____				
Note: Consent of the Account holder's (Participant) Spouse may be required (for example, in a Community Property or Marital Property State) to effectively designate a beneficiary other than or in addition to the Participant's Spouse. Please consult a legal, tax, or other professional advisor to confirm if this consent is necessary. I indemnify Ridge Clearing from any adverse action as a result of my beneficiary designation.				

8. Signature Section	Please read the following IRA Account Terms and sign where indicated.			
	1. I acknowledge, by signing this agreement, that I have received, read, understand and agree to the terms and conditions as described in the Ridge Clearing & Outsourcing Solutions, Inc. "Disclosure Statement" and "Custodial Agreement". I understand the eligibility requirements for the type of IRA deposit I am making and state that I do qualify to make the deposit.			
	2. I further acknowledge that I have received, read and understand the pre-dispute arbitration clause located in the Custodial Agreement, Article 8.17, and agree to resolve any disputes arising out of my IRA account by arbitration.			
	3. I certify that, under penalty of perjury, my Social Security number on this application is correct.			
4. I have read and understand the Investment Objective Definitions: Capital Preservation - a conservative investment strategy characterized by a desire to avoid risk of loss; Income - strategy focused on current income rather than capital appreciation; Growth - investing in stocks with strong earnings and/or revenue growth or potential; Speculation - taking larger risks, usually by frequent trading, with hope of higher than-average gain. All strategies involve various types and levels of risk, the most common of which are market, credit, inflation, business and interest rate.				
SIGNATURE OF PARTICIPANT			DATE	
				
BRANCH APPROVAL		Ridge Clearing & Outsourcing Solutions, Inc. ACCEPTANCE		

For Office Use Only	FIRST TRADE	DATE OPENED	INTRODUCING BROKER / DEALER	CUSTOMER ID VERIFIED <i>(Must be Completed)</i>
	ACCOUNT NO.	INTRODUCING REP. SIGNATURE	APPROVED BY	<input type="checkbox"/> Yes <input type="checkbox"/> No